

ABS RAC OF HE DISCLOSURE**ME HOD AND APPARA US FOR IDEN IFYING CROSS-SELLING
OPPOR UNI IES BASED ON PROFIT ABILI Y ANALYSIS**

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A method and apparatus for identifying cross-selling opportunities based on profitability analysis in addition to association analysis are provided. With the apparatus and method, product holding and service information is
10 extracted for each customer of an enterprise. The product or service profits are then calculated and categorized into profit levels. These profit levels are then embedded into the product/service information and is formatted for data mining. Data mining is then performed on the
15 embedded and formatted data. The data mining results in an association analysis generating association rules. The association rules that result in a net profit for the enterprise as determined from the embedded profit levels, are identified. These association rules are then used to
20 identify the customers to which cross-selling of the products/services in the association rule may be offered.